

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: TIMOTHY W REED	§	Case No. 17-bk-12154
RENE A REED	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/29/2017.
- 2) The plan was confirmed on 01/18/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/04/2021.
- 6) Number of months from filing or conversion to last payment: 50.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,650.00.
- 10) Amount of unsecured claims discharged without full payment: \$316,447.55.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 66,000.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 66,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,400.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 5,127.19	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,527.19
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KENNETH G HARRISON	Lgl	0.00	NA	NA	1,400.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Pri	522.00	522.00	522.00	522.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Uns	0.00	7.96	7.96	1.77	0.00
SYNCHRONY BANK	Uns	0.00	2,337.75	2,337.75	519.53	0.00
TD BANK USA N.A.	Uns	0.00	2,463.32	2,463.32	547.44	0.00
INTERNAL REVENUE SERVICE	Pri	7,000.00	6,522.96	6,522.96	6,522.96	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	278.84	278.84	61.97	0.00
SANTANDER CONSUMER USA INC	Sec	19,000.00	19,440.59	19,440.59	922.55	0.00
TOYOTA MOTOR CREDIT CORP	Sec	16,000.00	15,565.22	15,565.22	616.46	0.00
ECMC	Uns	0.00	93,233.21	93,233.21	20,719.77	0.00
Select Portfolio Servicing Inc	Sec	213,000.00	212,159.28	212,159.28	1,981.53	0.00
ARMY & AIR FORCE EXCHANGE	Sec	0.00	199.49	199.49	199.49	0.00
ARMY & AIR FORCE EXCHANGE	Uns	0.00	8,116.84	8,116.84	1,803.85	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	378.48	378.48	84.11	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	541.79	541.79	120.41	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	166.21	166.21	36.94	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	129.59	129.59	28.80	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	219.68	219.68	48.82	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	389.07	389.07	86.46	0.00
TD BANK USA N.A.	Uns	0.00	460.24	460.24	102.28	0.00
QUANTUM3 GROUP	Uns	0.00	1,438.54	1,438.54	319.70	0.00
AMERICAN INFOSOURCE	Uns	0.00	95.15	95.15	21.15	0.00
LVNV FUNDING	Uns	0.00	3,062.48	3,062.48	680.60	0.00
LVNV FUNDING	Uns	0.00	4,305.95	4,305.95	956.94	0.00
LVNV FUNDING	Uns	0.00	3,428.64	3,428.64	761.97	0.00
CAPITAL ONE	Uns	0.00	303.96	303.96	67.55	0.00
CAPITAL ONE	Uns	0.00	378.79	378.79	84.18	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	3,463.81	3,463.81	769.78	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	327.85	327.85	72.86	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	3,490.81	3,490.81	775.79	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	823.39	823.39	182.98	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	2,780.19	2,780.19	617.86	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,957.78	1,957.78	435.08	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,479.63	1,479.63	328.83	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,484.90	1,484.90	330.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,563.95	1,563.95	347.56	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	3,463.81	0.00	17.73	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	4,406.45	4,406.45	979.27	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,197.15	1,197.15	266.05	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	772.84	772.84	171.75	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	3,268.00	3,268.00	726.27	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	255.76	255.76	56.84	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	5,124.08	5,124.08	1,138.76	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,811.24	1,811.24	402.52	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	2,286.39	2,286.39	508.12	0.00
ARMY & AIR FORCE EXCHANGE	Uns	0.00	8,151.60	8,151.60	1,811.58	0.00
ARMY & AIR FORCE EXCHANGE	Uns	0.00	8,922.73	8,922.73	1,982.96	0.00
BUREAUS INVESTMENT GROUP	Uns	0.00	1,898.09	1,898.09	421.82	0.00
CAVALRY SPV I, LLC	Uns	0.00	2,882.55	2,882.55	640.61	0.00
CAVALRY SPV I, LLC	Uns	0.00	4,354.54	4,354.54	967.73	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	1,279.73	1,279.73	284.40	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	234.82	234.82	52.18	0.00
PREMIER BANKCARD, LLC.	Uns	0.00	1,328.91	1,328.91	295.33	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ECAST SETTLEMENT CORP	Uns	0.00	1,169.87	1,169.87	259.99	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,389.34	1,389.34	308.76	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	501.21	501.21	111.38	0.00
SYNCHRONY BANK	Uns	0.00	1,121.67	1,121.67	249.27	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	100.78	100.78	22.40	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	3,161.80	3,161.80	702.67	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	5,802.20	5,802.20	1,289.46	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	3,596.16	3,596.16	799.20	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	738.86	738.86	164.21	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	656.96	656.96	146.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,514.54	1,514.54	336.59	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	691.48	691.48	153.67	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	3,613.39	3,613.39	803.02	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,311.48	2,311.48	513.69	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,212.02	2,212.02	491.59	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	789.75	789.75	175.51	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,436.68	2,436.68	541.51	0.00
KENNETH G HARRISON	Lgl	0.00	1,400.00	1,400.00	0.00	0.00
AMAZON COMENITY CAPITAL	Uns	789.61	NA	NA	0.00	0.00
ASSET RECOVERY SOLUTIONS	Uns	4,162.98	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	785.98	NA	NA	0.00	0.00
BARCLEYCARD	Uns	1,514.00	NA	NA	0.00	0.00
CALLVARY	Uns	2,882.55	NA	NA	0.00	0.00
CAPITAL ONE	Uns	11,137.83	NA	NA	0.00	0.00
CAVALRY	Uns	4,265.54	NA	NA	0.00	0.00
CHASE	Uns	5,815.97	NA	NA	0.00	0.00
CHEVRON/SYNCHRONY BANK	Uns	273.94	NA	NA	0.00	0.00
CITGO/SYNVHRONY BANKK	Uns	31.93	NA	NA	0.00	0.00
CITI CARDS	Uns	4,305.95	NA	NA	0.00	0.00
CORTRUST BANK	Uns	2,442.58	NA	NA	0.00	0.00
COINTRY DOOR	Uns	166.21	NA	NA	0.00	0.00
CREDIT CORP SOLUTIONS	Uns	1,895.84	NA	NA	0.00	0.00
DSNB	Uns	1,279.73	NA	NA	0.00	0.00
EXCHANGE SERVICES	Uns	18,981.44	NA	NA	0.00	0.00
FIRST SAVINGS	Uns	1,600.81	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
GINNYS	Uns	216.36	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Uns	2,902.02	NA	NA	0.00	0.00
HSN COMENITY	Uns	59.41	NA	NA	0.00	0.00
HSN/COMMUNITY	Uns	2,347.33	NA	NA	0.00	0.00
JC PENNEYS/SYNCHRONY BANK	Uns	4,406.45	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	1,328.91	NA	NA	0.00	0.00
JH PORTFOLIO DEBT EQUITIES	Uns	11,597.81	NA	NA	0.00	0.00
KOHL'S	Uns	667.80	NA	NA	0.00	0.00
LEGASY VISA	Uns	2,263.85	NA	NA	0.00	0.00
LENCRAFTERS/SYNCHRONY BANK	Uns	3,098.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	5,941.87	NA	NA	0.00	0.00
MACY'S	Uns	193.67	NA	NA	0.00	0.00
MASSEY'S	Uns	541.79	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	10,979.82	NA	NA	0.00	0.00
MONTGOMERY WARD	Uns	389.07	NA	NA	0.00	0.00
NAVIENT	Uns	2,202.35	NA	NA	0.00	0.00
OLD NAVY/SYCHRONY BANK	Uns	2,367.02	NA	NA	0.00	0.00
OLIPGHANT FINANCIAL LLC	Uns	1,091.83	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Uns	5,500.00	NA	NA	0.00	0.00
PAYPAL CREDIT	Uns	3,535.22	NA	NA	0.00	0.00
PORTFOLIO REC ASSOC.	Uns	12,490.16	NA	NA	0.00	0.00
SAMS CLUB/SYNCHRONY BANK	Uns	1,811.24	NA	NA	0.00	0.00
SHELL	Uns	1,370.47	NA	NA	0.00	0.00
SUNOCO	Uns	159.64	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	1,414.14	NA	NA	0.00	0.00
TARGET CARD SERVICES	Uns	3,445.24	NA	NA	0.00	0.00
TJX/SYNCHRONY BANK	Uns	1,391.41	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 212,159.28	\$ 1,981.53	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 35,205.30	\$ 1,738.50	\$ 0.00
TOTAL SECURED:	\$ 247,364.58	\$ 3,720.03	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 7,044.96	\$ 7,044.96	\$ 0.00
TOTAL PRIORITY:	\$ 7,044.96	\$ 7,044.96	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 219,091.87	\$ 48,707.82	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,527.19	
Disbursements to Creditors	\$ 59,472.81	
TOTAL DISBURSEMENTS:		\$ 66,000.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/16/2021

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.